



## Section 4 - Your financial details

### Assets *(what do you own?)*

Total value of home

\$

Total value of other assets

\$

### Liabilities *(what do you owe?)*

Total owing on home loan

\$

Total owing on personal/other loans

\$

### Monthly repayments

Home loan repayments

\$

Personal/other loan repayments

\$

### Monthly expenses

*(including rent, living expenses, insurance and education – not loan repayments)*

\$

### Credit/Store cards currently in your name

Number of cards  Total of card limits \$  Total amount owing \$  Total monthly repayments \$

## Section 5 - Transfer a balance from another credit card

Please transfer a balance of \$  to my new Members Equity Bank MasterCard from the following account

Card account name  Card number

Card issuer   Please attach a copy of your most recent statement

### Conditions of balance transfer

- Delays in processing your balance transfer may occur. You must continue to make payments on your other credit card until a statement for that card confirms the account has been credited.
- ME Bank will not close your other credit card account. If you wish to close your other account you will need to arrange this with the other financial institution.
- ME Bank is not responsible for any overdue payment or interest incurred on your other credit card account.
- ME Bank reserves the right to refuse your application for balance transfer *(e.g. if your approved new MasterCard limit is not sufficient to cover the balance)*.
- There is no interest free period for balance transfers. Interest is charged daily from the date of transfer.

## Section 6 - Free additional card (additional cardholder must be at least 16 years of age)

Title *(Mr/Mrs/Miss/Ms/other)* Surname  Given name(s)

Residential address *(P.O. Box addresses are not acceptable)*  State  Postcode  Password *(5 - 9 characters\*)*

Date of birth  Home phone  \* New ME Bank customers - please nominate a password which we will request for identification purposes when you contact us.

Name as you would prefer it to appear on the card *(maximum 21 characters)* e.g. JOHN M SMITH  Mother's maiden name

If you are not an existing ME Bank customer we will need to verify your identity. We may do this electronically using reliable and independent data sources. We will contact you to request identification documents if we cannot verify your identity electronically.

## Privacy Notice

I understand and agree that:

1. Members Equity Bank Pty Ltd ("ME Bank") is collecting my personal information in order to assess my application, verify my identity and, if my application is approved, to establish and administer my account. I acknowledge that my personal information may be used and disclosed to third party service providers for these purposes and that without this information, ME Bank may not be able to consider or approve my application.
2. ME Bank also:
  - collects my personal information for the purposes of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006; and
  - uses information about my super fund/union membership for the purpose of assisting ME Bank to provide benefits for members of participating super funds and unions.
3. Where permitted by the Privacy Act ME Bank may:
  - obtain consumer credit information (including a consumer credit report from a credit reporting agency) about me to assess this credit application;
  - exchange information about me with any credit provider named in this application or named in a credit report provided by a credit reporting agency. This may include information about my credit worthiness, credit standing, credit history or credit capacity;
  - give personal and credit information about me to a credit reporting agency (including the fact that I have applied for credit and the amount and the fact that ME Bank is a current credit provider to me).
4. I may request access to my personal information held by ME Bank and ask for it to be corrected if it is inaccurate. To do this I should phone 1300 654 998 during normal business hours or write to ME Bank, Privacy Officer, GPO Box 1345, Melbourne, Victoria 3001.

## Declaration

By signing below, I declare that:

1. I wish to apply for a Members Equity Bank MasterCard.
2. The information in this application is true and complete and I authorise ME Bank to verify this information. (This includes contacting my employer or accountant to verify my income.)
3. I have informed the relative/friend nominated in Section 1 that I have provided their personal details to ME Bank.
4. I agree to comply with the Members Equity Bank MasterCard Terms and Conditions and the Members Equity Bank Electronic Access Terms and Conditions. Copies of these terms and conditions are available from mebank.com.au or by calling us on 13 15 63.
5. If I have applied for a balance transfer, I agree to the Conditions of Balance Transfer set out above in Section 5.
6. My personal information may be collected, used and disclosed in the manner and for the purposes set out in the Privacy Notice above.
7. ME Bank may use and disclose my personal information to help ME Bank and any of its subsidiaries or associated companies to provide or tell me about other products and services which may be of interest to me.

If you do not want ME Bank or its subsidiaries or associated companies to use the personal information contained in this application form to provide such information to you, simply contact ME Bank during normal business hours on 13 15 63 or insert a cross in this box.

Primary cardholder name *(applicant)*  Signature  Date

Additional cardholder name *(if requested in Section 6)*  Signature  Date

I have enclosed proof of all income listed in Section 3 and completed all other sections of this application.